

Certificate Number: 19831-MOE-DE-037664603

Bankruptcy Case Number: 23-42480



19831-MOE-DE-037664603

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 8, 2023, at 12:10 o'clock PM CDT, Cozette Ward completed a course on personal financial management given by internet by Diana S. Daugherty, Standing Chapter 13 Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Missouri.

Date: August 9, 2023 By: /s/Scott E Kehiaian

Name: Scott E Kehiaian

Title: Instructor